interpreted as meaning that the transmission is carried exclusively over the air waves. That was never intended.

Respectfully submitted,

Gregory A. Welto Reg. No. 30,434

NCR Corporation 101 West Schantz Avenue ECD - 2 Dayton, OH 45479 February 18, 1999 (937) 445 - 2990 IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 6253

Group Art Unit: 2514

Serial No.: 08/673,642

Examiner: Thien Le

Filing Date: June 25, 1996

Title: Portable Credit Card

Verifier

CERTIFICATE OF MAILING

I certify that the documents contained herewith are addressed to the Commissioner of Patents and Trademarks, Washington, D.C., 20231, and will be deposited with the U.S. Postal Service, first class postage prepaid, on February 11, 1998.

Gregory A. Welte